

Date:

8-8-08

Patent No.

: 7,082,411 B2

Application No: 09/737,039

Issued

: July 25, 2006

Inventor

: Johnson, et al.

Title

: METHODS AND SYSTEMS FOR

OPTIMIZING RETURN AND PRESENT VALUE

Re: Request for Certificate of Correction

Consideration has been given your request for the issuance of a certificate of correction, for the above-identified patent under the provision of Rule 1.322 or R 1.323.

Respecting the alleged error, claim 21, column 26, line 36, is printed in accordance with the record. Therefore, no correction(s) is in order here under United States Codes (U.S.C.) 254 or 255 the Code of Federal Regulation (C.F.R.) R1.322 or R1.323.

In view of the foregoing, your request is hereby denied.

Further correspondence concerning this matter should be filed and directed to Decisions and Certificates of Correction Branch. Any response must be filed within a four week period.

Valerié Jackson Newman Cecelia **Decisions & Certificates** of Correction Branch (703) 308-9390 ext. # 114

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vj/CBN